

Walter O'Cheskey  
Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

IN RE:

RICKY DON WHITE  
CAROLYN ANN WHITE

CASE NO: 13-10093-RLJ-13  
HEARING DATE: 1/1/2014  
HEARING TIME: 11:00 AM

## **TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

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## **OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
010 0 U	ABILENE CARDIOLOGY CONSULTANTS	\$396.00	011 0 U	ABILENE CARDIOVASCULAR SURGERY PA	\$17,648.00
012 0 U	ABILENE DIAGNOSTIC CLINIC	\$348.00	013 0 U	ABILENE REGIONAL MEDICAL CENTER	\$3,901.00
015 0 U	CLINICAL PATHOLOGY ASSOCIATES	\$856.00	016 0 U	CRD PRT ASSO	\$136.00
017 0 U	CROCKER & ASSOCIATES	\$1,000.00	018 0 U	DIRECT TV	\$270.00
020 0 U	FIRST CHOICE POWER	\$338.00	021 0 U	FIRST NATL BK/BAIRD	\$683.00
024 0 U	HILCO ELECTRIC COOPERATIVE	\$347.00	025 0 U	MBRS CHOICE OF C TX FC	\$24.00
027 0 U	PROVIDENCE HEATH CENTER	\$1,234.00	028 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$550.00
029 0 U	TEXAS MIDWEST ER PHYSICIANS	\$962.00	030 0 U	THIRD COAST EMERGENCY PHYSICIANS	\$272.00
031 0 U	UNITED ACCPT	\$1.00	032 0 U	WACO CARDIOLOGY ASSOCIATES	\$445.00
033 0 U	WACO GASTRO ENDOSCOPY	\$200.00	034 0 U	WEST TEXAS RADIOLOGY	\$163.00
052 0 U	BRISTOL WEST INSURANCE CO	\$144.00			

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## SPECIFIC OBJECTIONS

## No Objections

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## **TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

## UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
014 0 U	AMERICAN HONDA FINANCE CORPORATION <i>PURCHASES</i>	\$11,523.80	019 0 U	ECMC <i>STUDENT LOAN</i>	\$2,382.08
022 0 U	PREMIER BANKCARD /CHARTER <i>PURCHASES</i>	\$497.84	023 0 U	HENDRICK MEDICAL CENTER <i>MEDICAL SERVICES</i>	\$5,766.35
026 0 U	AMERICAN INFOSOURCE <i>MEDICAL SERVICES/TX HEALTH PRESBYTERIAN HOSPITAL OF DALLAS</i>	\$3,827.68	035 0 U	WORLD FINANCE CORPORATION <i>LOAN</i>	\$1,227.79
054 0 U *	ABILENE PHYSICIANS GROUP DCF <i>MEDICAL SERVICES</i> <i>Not provided for in confirmed plan.</i>	\$893.74	058 0 U *	PALISADES COLLECTIONS LLC <i>SERVICES/AT&amp;T</i> <i>Not provided for in confirmed plan.</i>	\$1,242.81
060 0 U *	INTERNAL REVENUE SERVICE <i>2006 INCOME TAXES</i> <i>Not provided for in confirmed plan.</i>	\$1,051.91	061 0 U *	INTERNAL REVENUE SERVICE <i>PENALTY</i> <i>Not provided for in confirmed plan.</i>	\$2,182.18
062 0 U *	RJM ACQ LLC <i>PURCHASES/DOUBLEDAY BOOK CLUB</i> <i>Not provided for in confirmed plan.</i>	\$85.10	064 0 U *	PREMIER BANKCARD /CHARTER <i>PURCHASES</i> <i>Not provided for in confirmed plan.</i>	\$462.62
065 0 U *	QUANTUM3 GROUP <i>MEDICAL SERVICES/TAYLOR EMERGENCY MEDICINE ASSOC PA</i> <i>Not provided for in confirmed plan.</i>	\$1,166.00	066 0 U *	QUANTUM3 GROUP LLC <i>MEDICAL SERVICES/TAYLOR EMERGENCY MEDICINE ASSOC PA</i> <i>Not provided for in confirmed plan.</i>	\$992.00
069 0 U *	JEFFERSON CAPITAL SYSTEMS LLC <i>MEDICAL SERVICES/EMERGENCY ROOM</i> <i>Not provided for in confirmed plan.</i>	\$929.00	070 0 U *	JEFFERSON CAPITAL SYSTEMS LLC <i>MEDICAL SERVICES</i> <i>Not provided for in confirmed plan.</i>	\$339.00
071 0 U *	JEFFERSON CAPITAL SYSTEMS LLC <i>MEDICAL SERVICES</i>	\$339.00	072 0 U *	ASSET ACCEPTANCE LLC <i>SERVICES/WINDSTREAM COMM ALL TEL</i> <i>Not provided for in confirmed plan.</i>	\$577.53
073 0 U *	ASSET ACCEPTANCE LLC <i>SERVICES/WINDSTREAM ALLTEL</i> <i>Not provided for in confirmed plan.</i>	\$341.42	074 0 U *	SOUTHWESTERN BELL TELEPHONE COMPANY SERVICES <i>Not provided for in confirmed plan.</i>	\$1,672.39

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

## IV.

### TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Beginning 5/17/2013 debtor shall make 9 payments of \$620.00. Beginning 2/17/2014 debtor shall make 51 payments of \$662.00 and \$465.00 in paid ahead receipts already received by Trustee; for a total plan contribution of \$39,807.00. The plan term and all creditor terms have been extended to 60 months.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

NOTICE OF HEARING AND PRE-HEARING CONFERENCE

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 1/1/2014 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

## CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 11/20/2013

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AARONS RENTAL 1648 CATCLAW DR ABILENE TX  
ABILENE CARDIOLOGY CONSULTANTS PO BOX 5679 ABILENE TX 79608  
ABILENE CARDIOVASCULAR SURGERY PA 1680 ANTILLEY ROAD #260 ABILENE TX 79606  
ABILENE DIAGNOSTIC CLINIC PO BOX 5409 ABILENE TX 79608  
ABILENE PHYSICIANS GROUP DCF C/O PASI PO BOX 188 BRENTWOOD TN 37024  
ABILENE REGIONAL MEDICAL CENTER PO BOX 849776 DALLAS TX 75284  
ABILENE TEACHERS FCU PO BOX 5706 ABILENE TX 79608  
ABILENE TEACHERS FEDERAL CREDIT UNION ATTN GREGORY PECK PO BOX 5706 ABILENE TX 79608  
AMERICAN HONDA FINANCE CORP PO BOX 1844 ALPHARETTA GA 30023  
AMERICAN HONDA FINANCE CORPORATION PO BOX 168088 IRVING TX 75016  
AMERICAN HONDA FINANCE PO BOX 168088 IRVING TX 75016  
AMERICAN INFOSOURCE TEXAS HEALTH RESOURCES PO BOX 248838 OKLAHOMA CITY OK 73124  
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090  
BRISTOL WEST INSURANCE CO 57015 STIRLING RD DAVIE FL 33314  
CLINICAL PATHOLOGY ASSOCIATES PO BOX 3138 ABILENE TX 79604  
CMRE FINANCIAL SERVICES INC 3075 E IMPERIAL HWY STE 200 BREA CA 92821  
CRD PRT ASSO ATTN BANKRUPTCY PO BOX 802068 DALLAS TX 75380  
CREDIT SYSTEMS INTL IN 1277 COUNTRY CLUB LN FORT WORTH TX 76112  
CROCKER & ASSOCIATES 124 ONE MADISON PLAZA SUITE 1400 MAIDSON MS 39110  
DIRECT TV PO BOX 70014 BOISE ID 73707  
DIRECTV LLC ATTN BANKRUPTCIES PO BOX 6550 GREENWOOD VILLAGE CO 80155  
ECMC LOCKBOX 8682 PO BOX 16478 ST PAUL MN 55116  
ECMC PO BOX 16408 SAINT PAUL MN 55116  
ER SOLUTIONS/CONVERGENT OUTSOURCING INC PO BOX 9004 RENTON WA 98057  
FINANCIAL CONTROL SVC 6801 SANGER AVE STE 195 WACO TX 76710  
FIRST CHOICE POWER PO BOX 901088 FORTH WORTH TX 76101  
FIRST COLLECTION SVCS 10925 OTTER CREEK RD E MABELVALE AR 72103  
FIRST NATL BK/BAIRD PO BOX 968 BAIRD TX 79504  
FIRST PREMIER BANK PO BOX 5529 SIOUX FALLS SD 57117  
GEANE DAVIS 3001 HERITAGE CIRCLE ABILENE TX 79606  
HENDRICK MEDICAL CENTER PO BOX 3117 ABILENE TX 79604  
HILCO ELECTRIC COOPERATIVE PO BOX 127 ITASCA TX 76055  
IC SYSTEMS ATTN BANKRUPTCY 444 HIGHWAY 96 EAST, PO BOX 64444 SAINT PAUL MN 55164  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195  
LAMONT HANLEY & ASSOCI 1138 ELM ST MANCHESTER NH 03101  
MBRS CHOICE OF C TX FC 4631 W WACO DR WACO TX 76710  
MEDICAL DATA SYSTEMS I ATTN BANKRUPTCY 2001 9TH AVE STE 312 VERO BEACH FL 32960  
NCO FIN /09 ATTENTION BANKRUPTCY 507 PRUDENTIAL RD HORSHAM PA 19044  
PALISADES COLLECTIONS LLC VATIV RECOVERY SOLUTIONS PO BOX 40728 HOUSTON TX 77240  
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696  
PRESBYTERIAN HOSPITAL OF DALLAS ATTENTION: BUSINESS OFFICE 5750 PINELAND SUITE 312 DALLAS TX 75231  
PROVIDENCE HEATH CENTER 375 ALLENS AVE PROVIDENCE RI 02905  
QUANTUM3 GROUP CF MEDICAL LLC PO BOX 788 KIRKLAND WA 98083  
QUANTUM3 GROUP LLC CP MEDICAL LLC PO BOX 788 KIRKLAND WA 98083  
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604  
RANDY BLANTON 154 CATO ABILENE TX 79602  
RICKY DON WHITE & CAROLYN ANN WHITE PO BOX 83 TUSCOLA TX 79562  
RJM ACQ LLC 575 UNDERHILL BLVD SUITE 224 SYOSSETT NY 11791  
RS CLARK AND ASSOCIATE 12990 PANDORA DR STE 150 DALLAS TX 75238  
SERVICE BUREAU INC 2705 81ST ST LUBBOCK TX 79423  
SOUTHWESTERN BELL TELEPHONE COMPANY %AT&T SERV KAREN A CAVAGANARO ONE AT&T WAY ROOM 3A104 BEDMINSTER NJ 07921  
TEXAS MIDWEST ER PHYSICIANS PO BOX 676240 DALLAS TX 75267  
THIRD COAST EMERGENCY PHYSICIANS PO BOX 2283 MANSFIELD TX 76063  
UNITED ACCPT 2400 LAKE PARK DRIVE SE SMYRNA GA 30080  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WACO CARDIOLOGY ASSOCIATES 7125 NEW SANGER RD #A WACO TX 76712  
WACO GASTRO ENDOSCOPY 364 RICHLAND WEST CIRCLE WACO TX 76712  
WEST CENTRAL TX COLL B PO BOX 2586 ABILENE TX 79604  
WEST TEXAS RADIOLOGY 3280 JOE BATTLE BLVD EL PASO TX 79938  
WHITTEN HACKER HAGIN ANDERSON & SELF PO BOX 208 ABILENE TX 79604  
WORLD FINANCE CORP 3118 N 1ST ST ABILENE TX 79603

WORLD FINANCE CORPORATION WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606